

Appln. No. 09/706,593  
Amendment dated December 29, 2008  
Reply to Office Action mailed April 16, 2008

This listing of claims will replace all prior versions, and listings, of claims in the application;

Listing of Claims (deleted text being struck through and added text being underlined):

1. (Currently Amended) A method for determining the availability of services via a network, comprising:

collecting application data from an applicant via the network, said application data suitable for use for evaluating the suitability of the applicant for receiving services provided by a service provider;

transmitting the collected application data to a primary service provider via the network for evaluation of the eligibility of the applicant for receiving services provided by the primary service provider, the primary service provider being a financial institution, the financial institution being a preferred service provider and providing one of service ~~[[of]]~~ for:

a) ~~service for~~ low risk applicants; and

b) ~~service for~~ applicants that is provided on more favorable credit terms;

receiving notification of those services for which the applicant is eligible from the primary service provider, if the applicant is eligible to receive any services from the primary service provider; ~~and~~

transmitting the collected application data to at least one secondary service provider via the network for evaluation of the eligibility of the applicant for receiving services provided by the secondary service provider, if the applicant is ineligible for all services provided by the primary service provider, wherein the secondary service provider is a financial institution, the financial institution being a second tier provider providing one of service ~~[[of]]~~ for:

a) ~~service for~~ high risk applicants; and

b) ~~service for~~ applicants that is provided on less favorable credit terms; and

receiving notification of services for which the applicant is eligible

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from the secondary services provider and informing the applicant of the services provided by the secondary services provider for which the applicant is eligible.

2. (Original) The method according to claim 1, further comprising informing the applicant of the services provided by the primary service provider for which the applicant is eligible.

3. (Previously Presented) The method according to claim 1, further comprising informing the applicant that the applicant is ineligible for all services provided by the primary service provider.

4. (Cancelled)

5. (Currently Amended) The method according to claim [[[4]]] 1, further comprising informing the applicant that the applicant is ineligible for all services provided by the secondary service provider.

6. (Original) The method according to claim 1, wherein the services comprise financial services and the service provider comprises a financial services provider.

7. (Original) The method according to claim 1, wherein the financial services comprise loan services and the financial service provider comprises a loan provider.

8. (Previously Presented) The method according to claim 6, wherein the financial services comprise investment services and the financial service provider comprises an investment services provider.

9. (Currently Amended) The method according to claim 1, wherein the services comprise insurance services [[[;]]] and ~~wherein~~ the services provider comprises an insurance services provider.

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10. (Original) The method according to claim 1, wherein the services comprise educational services and the service provider comprises an educational institution.

11. (Original) The method according to claim 1, wherein the network comprises the Internet.

12. (Original) The method according to claim 1, further comprising distinguishing each service provider as a primary service provider or a secondary service provider by evaluating the services provided.

13. (Currently Amended) A program of instructions storable on a medium readable by an information handling system for causing the information handling system to execute steps for determining the availability of services via a network, the steps comprising:

collecting application data from an applicant via a user interface capable of being

coupled to the network, said application data suitable for use for evaluating the suitability of the applicant for receiving services provided by a service provider;

transmitting the collected application data to a primary service provider via the network for evaluation of the eligibility of the applicant for receiving services provided by the primary service provider, the primary service provider being a financial institution, the financial institution being a preferred service provider providing one of service [[[of]]] for:

a) ~~service for~~ low risk applicants; and

b) ~~service for~~ applicants that is provided on more favorable credit terms;

receiving notification of those services for which the applicant is eligible from the primary service provider, if the applicant is eligible to receive any services from the primary service provider; and

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transmitting the collected application data to at least one secondary service provider via the network for evaluation of the eligibility of the applicant for receiving services provided by the secondary service provider, if the applicant is ineligible for all services provided by the primary service provider, wherein the secondary service provider is a financial institution, the financial institution being a second tier provider providing one of service ~~[[[of]]]~~ for:

a) ~~service for~~ high risk applicants; and  
b) ~~service for~~ applicants that is provided on less favorable credit terms; and  
receiving notification of services for which the applicant is eligible from the secondary services provider and informing the applicant of the services provided by the secondary services provider for which the applicant is eligible.

14. (Original) The program of instructions according to claim 13, further comprising informing the applicant of the services provided by the primary service provider for which the applicant is eligible.

15. (Previously Presented) The program of instructions according to claim 13, further comprising informing the applicant that the applicant is ineligible for all services provided by the primary service provider.

16. (Cancelled)

17. (Currently Amended) The program of instructions according to claim ~~[[[16]]]~~ 13, further comprising informing the applicant that the applicant is ineligible for all services provided by the secondary service provider.

18. (Original) The program of instructions according to claim 13, wherein the services comprise financial services and the service provider comprises a financial services provider.

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19. (Original) The program of instructions according to claim 18, wherein the financial services comprise loan services and the financial service provider comprises a loan provider.

20. (Previously Presented) The program of instructions according to claim 18, wherein the financial services comprise investment services and the financial service provider comprises an investment services provider.

21. (Currently Amended) The program of instructions according to claim 13, wherein the services comprise insurance services [[[;]]] and ~~wherein~~ the services provider comprises an insurance services provider.

22. (Original) The program of instructions according to claim 13, wherein the services comprise educational services and the service provider comprises an educational institution.

23. (Original) The program of instructions according to claim 13, wherein the network comprises the Internet.

24. (Original) The program of instructions according to claim 13, further comprising distinguishing each service provider as a primary service provider or a secondary service provider by evaluating the services provided.

25. through 48. (Cancelled)